

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)	Bankruptcy No. 22-20379-CMB
)	
Timothy W. Sloss,)	Chapter No. 13
Debtor,)	
)	Related to Claim No. 10
Huntington Bank,)	
Movant,)	Document No.
)	
vs.)	
)	
Timothy W. Sloss,)	
Ronda J. Winnecour, Esq., Trustee)	
Respondents.)	

OBJECTION TO MOVANT’S NOTICE OF MORTGAGE PAYMENT CHANGE

AND NOW, comes the Debtor, Timothy W. Sloss ("**Debtor**"), by counsel, Gross & Patterson, LLC and Alan R. Patterson III, Esquire and files the within Objection to Movant’s Notice of Mortgage Payment Change filed on May 23, 2022:

1. Debtor filed a Chapter 13 Bankruptcy case on March 4, 2022 and a Chapter 13 Plan dated March 15, 2022 wherein Debtor proposed to pay Movant, a post-petition monthly mortgage payment of \$768.14.
2. The Plan was confirmed on an interim basis on April 11, 2022 (Dkt. No. 21).
3. Movant filed a Proof of Claim (Claim 10) on April 5, 2022 with a secured claim in the amount of \$104,138.31.
4. Claim 10 lists a current interest rate of 5.09% and lists a payment amount for post-petition payments as \$227.21.
5. On April 21, 2022, Movant filed a Notice of Mortgage Payment Change ("**NMPC**"), which lists the current mortgage payment as \$221.85 and lists a new mortgage payment as \$261.48.

6. An objection to this payment change is pending before the Court.
7. On May 23, 2022, Movant filed a Notice of Mortgage Payment Change (“**NMPC 5/2022**”), which lists the current mortgage payment as \$261.48 and lists a new mortgage payments as \$276.17.
8. No documentation to evidence why the payment has changed is attached to the NMPC for Claim 10 to support the requested change.
9. No documentation has been provided to explain why the payment amount listed in Claim 10 is \$227.21 but the amount listed as the current mortgage payment in the N PC is \$221.95.
10. After reviewing Movant’s NMPC 5/2022, Debtor objects to Movant’s payment changes from \$261.48 to \$276.17 as being unsupported, requests that Movant justify the current and new mortgage payments, requests that Movant supply a complete and understandable loan history from the inception of the loan, and if appropriate, be required to compensate Debtor and her counsel to address these issues.

WHEREFORE, Debtor respectfully requests that this Honorable Court either deny Movant’s requests for mortgage payment changes, require Movant to justify the current payments and the changes in the payments, require Movant to supply a complete and understandable loan history, and if appropriate, award reasonable attorney's fees and costs to Debtor's Counsel to resolve these concerns, and if appropriate, award actual damage fees and/or sanctions to Debtor and against Movant and any other remedy seen fit by this Honorable Court.

Dated: May 24, 2022

Gross & Patterson, LLC

By: /s/ Alan R. Patterson, III
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